

# Iowa Health and Wellness Plan Waiver Approval Fact Sheet



## Iowa Health and Wellness Plan Waiver Approval

### Waiver Highlights

**Non-Emergency Medical Transportation Services (NEMT):** NEMT will not be a covered service for Iowa Wellness Plan or Iowa Marketplace Choice Plan members.

**Cost-Sharing Amount for Non-Emergent Use of Emergency Room:** The copayment of \$8 was approved for non-emergent use of the emergency room.

**Early Periodic Screening, Diagnoses, and Testing (EPSDT):** EPSDT will be covered for Iowa Wellness Plan and Iowa Marketplace Choice Plan members age 19 and 20.

**Retroactive Eligibility:** Iowa Wellness Plan and Iowa Marketplace Choice Plan will follow to existing Medicaid eligibility guidelines.

- Coverage Effective Date: First day of the month of application.
- Retroactive Eligibility: Up to three months of retroactive eligibility may be available. Eligibility cannot be made retroactive prior to the program beginning in January 2014.

### Key Points of Waiver Approval:

1. Premiums permitted for members with income 50-133 percent of the Federal Poverty Level.
2. Premiums waived in the first year of eligibility, waived in future years for completing healthy behaviors.
3. Non-Emergency Medical Transportation is not covered for members.
4. Eligibility begins the first day of the month of application.

### Member Premiums

Member premiums apply starting in the second year of eligibility. **No premiums are required during the first year of eligibility.**

#### Premium Amounts

- Individuals with Income 0-50 Percent of the FPL: \$0 (no premiums)
- Individuals with Income 50-100 Percent of the FPL: \$5 per month
- Individuals with Income 100-133 Percent of the FPL: \$10 per month

#### Waiving Premiums

Premiums for all members will be waived in the first year of eligibility. All premiums will be waived in the following years if the member completes specified healthy behaviors in the year prior.

- Ex. If healthy behaviors are completed in 2014, no premiums would be required in 2015.
- Members may also claim hardship, if a hardship exists in the month.

#### Nonpayment of Premiums

- **Individuals with Income 50-100 Percent of the FPL:** Nonpayment of premiums will result in debt subject to collection by Iowa. No loss of coverage will occur, until the time of annual renewal.
- **Individuals with Income 100-133 Percent of the FPL:** Nonpayment of premiums will result in disenrollment from the Iowa Health and Wellness Plan.

# Eligibility and Enrollment Fact Sheet



## Eligibility and Enrollment Information

### Enrollment Highlights

#### Applications:

The Iowa Department of Human Services has helped more than **126,000** Iowans apply for health coverage since October 1, 2013.

#### As of January 23:

Applications received through new portal - 26,275  
Applications submitted through existing portal – 48,182  
Auto-enrollment Wellness Plan - 42,968  
Auto-enrollment MarketPlace Choice - 8,703

**Regular Communication:** Through our website, letters, telephone calls and mass emails, the department has worked to keep Iowans informed about the progress of their application.

- Number of calls to the contact center - 20,779
- Average wait time - 40 seconds

**Retroactive Eligibility:** Iowa Wellness Plan and Iowa Marketplace Choice Plan will follow to existing Medicaid eligibility guidelines.

- Coverage Effective Date: First day of the month of application.
- Retroactive Eligibility: Up to three months of retroactive eligibility may be available.
- Applications are being processed based on the date received.

#### Iowans can get assistance applying:

DHS Contact Center 1-855-889-7985 7am-6pm Monday-Friday

They can visit the ELIAS Portal  
[dhsservices.iowa.gov](http://dhsservices.iowa.gov)

Navigator or a Certified Application Counselor organization –  
[localhelp.healthcare.gov](http://localhelp.healthcare.gov).

### Continuing Challenges

**HealthCare.gov issues** – The department continues to work to overcome delays at the federal level. Like other states, Iowa is waiting for CMS to transfer sufficient information for those Iowans who applied at the federal hub and were told they may be Medicaid eligible.

- **HealthCare.gov to State:** Currently, the number of applications held by CMS is 19,742.
  - DHS continues communicating with these Iowans, encouraging them to reapply through the state portal or contact center.
  - About 1/3 (5,942) have applied through the state and HealthCare.gov since October 1.
  - Those Iowans who applied at HealthCare.gov, and the state determines aren't eligible, will be routed back to the federal website for determinations of tax credits and cost sharing, and enrollment in a health plan.
- **State to HealthCare.gov:** DHS has transmitted 2,400 applications to HealthCare.gov.
  - These applications were submitted at the state website and were over income for Medicaid, so they are sent to HealthCare.gov for an eligibility determination on tax credits and cost sharing subsidies, and to purchase a Qualified Health Plan.
  - The state's system is operating correctly, but CMS is currently not accepting the applications and directing these people to re-apply at HealthCare.gov.

# Iowa Health and Wellness Plan Dental Wellness Plan Fact Sheet



## Dental Wellness Plan

### Background and Plan Rationale

The Iowa Health and Wellness Plan includes coverage for comprehensive dental benefits, equivalent to the Medicaid dental benefit for adults ages 19 through 64. The current Medicaid dental program has several deficiencies that, without changes, would not provide sufficient access to dental care to this new population.

- Studies have shown a high need for dental care amongst the population, linking oral health to overall health.
- Low access to care with the current Medicaid program due to a variety of reimbursement rates, administrative and other challenges.
- Adding additional members to a limited network would not provide access to needed care.

### Key Points of the Dental Wellness Plan:

1. Provides adequate reimbursement rates for dental providers, including incentives.
2. Includes contract with a commercial dental plan.
3. Takes population health approach, with emphasis on care coordination.
4. Offers member incentives aligned with preventive services and good oral health.

### Dental Wellness Plan Design and Goals

1. **Contract with a commercial dental plan** to provide competitive reimbursement rates and reduce administrative barriers.
2. **Use covered benefits and earned benefits model** which offers coverage for basic services, and allows members to complete specific incentives in order to gain access to other enhanced services (see page two for additional details).
3. Take a **population health management** approach to improve the overall oral health of Iowa Health and Wellness Plan members by designing care plans to meet specific needs of each member.
4. Focus on **care coordination and member engagement** by linking oral health care to physical health care through medical homes and Accountable Care Organizations.
5. **Increase dental provider reimbursement** and offer pay for performance components if providers meet specific quality measurements linked to plan goals.
6. Include an **accountable care approach to contracting** with dental providers that focus on performance measures that hold providers accountable for high quality care.

# Iowa Health and Wellness Plan Dental Wellness Plan Fact Sheet



**Benefits Structure Overview:** The Iowa Department of Human Services in partnership with key stakeholders and Delta Dental of Iowa have designed the Dental Wellness Plan. Below are proposed details on the dental program that begins on May 1, 2014.

<b>Eligibility</b>	<ul style="list-style-type: none"> <li>• Iowa Health and Wellness Plan members ages 19-64</li> <li>• Income between 0-133 percent of the Federal Poverty Level</li> <li>• Not otherwise eligible for Medicaid or Medicare</li> </ul>
<b>Benefits Covered</b>	<p>Comprehensive dental services with benefits equivalent to the current Medicaid dental program. Benefits fall into the following three categories:</p> <p><b>Core:</b> Members are eligible for core benefits upon enrollment in the Dental Wellness Plan.</p> <ul style="list-style-type: none"> <li>• Diagnostic and preventive services - exams, cleanings, x-rays.</li> <li>• Emergency Services - problem focused exams, extractions/oral surgery and anesthesia.</li> <li>• Stabilization Services - restorations for large cavities, gum disease treatment for acute problems, and dentures for those without teeth or to restore function and denture adjustments and repairs.</li> </ul> <p><b>Enhanced:</b> Members are eligible by completing a recall exam within 6-12 months of initial exam.</p> <ul style="list-style-type: none"> <li>• All Core benefits plus restorative services, root canals and other endodontic care, non-surgical gum treatment, denture adjustments and repairs, certain oral surgery services, and other designated adjunctive services.</li> </ul> <p><b>Enhanced Plus:</b> Members are eligible by completing a second recall exam within 6-12 months of first recall exam.</p> <ul style="list-style-type: none"> <li>• All Core and Enhanced Benefits plus crowns, tooth replacements and gum surgery. Enhanced Plus benefits will be subject to prior authorization.</li> <li>• Benefits are maintained by adhering to a recall exam every 6 to 12 months.</li> </ul>
<b>Provider Network Innovations</b>	<p>Delta Dental is establishing a new provider network for the Dental Wellness Plan. The program includes the following innovative features:</p> <ul style="list-style-type: none"> <li>• <b>Addresses low reimbursement</b> concerns with an increased reimbursement for providers and incentives for increased participation.</li> <li>• <b>Addresses Medicaid administrative burden concerns</b> by contracting with a commercial dental carrier that has experience working with Iowa dentists.</li> <li>• <b>Focuses on a population health and earned benefits</b> which provides incentives for additional dental care services and improves member awareness about the importance of oral health and compliance with treatment plans.</li> <li>• <b>Uses a risk-assessment tool</b> to facilitate data collection and improve understanding of the oral health care status of the Dental Wellness Plan population.</li> <li>• <b>Provides outreach and referral services</b> to promote the importance of preventive care, coordinate access and address concerns about missed appointments.</li> </ul>

# Iowa Health and Wellness Plan Outreach and Education Fact Sheet



## Iowa Health and Wellness Plan Outreach and Education

### Outreach Seminars and Educational Meetings

Throughout the fall of 2013, the Iowa Department of Human Services participated in a variety of statewide meetings, trainings and informational sessions, aimed at educating different audiences on the Iowa Health and Wellness Plan. Highlights from September- January:

- **6** Town hall meetings in 6 cities for the State Innovation Model Grant and the Iowa Health and Wellness Plan.
- **2** Public hearings on the Iowa Health and Wellness Plan waivers in 2 cities.
- **27** Town hall meetings and training sessions with the Iowa Insurance Division in 19 cities.
- **47** Educational sessions with stakeholders and community groups in 7 cities.
- **16** Provider training sessions in 8 cities.

**Total of 98 Educational Sessions Statewide**

### Key Points of Outreach:

1. Over **47** educational sessions with stakeholders and community groups.
2. Participated in **27** community and stakeholder events with the Iowa Insurance Division.
3. Created weekly email communication and custom educational toolkit.
4. Collaborated with Iowa Department of Corrections and Iowa Department of Human Rights on outreach.

### Targeted Communications and Collaboration Highlights

1. Developed **weekly stakeholder email distribution list** for frequent Iowa Health and Wellness Plan and Health Insurance Marketplace updates.
2. Created **custom educational toolkits** for stakeholders and providers to help with outreach and education efforts.
  - Provider Toolkit
  - Medically Exempt Toolkit
  - Stakeholder Toolkit (coming February 2014)
3. **Collaborated with the Iowa Department of Corrections** to coordinate enrollment of offenders returning to the community.
4. Sent **multiple communications to IowaCare members** transitioning to the Iowa Health and Wellness Plan.
5. Performed specialized **outreach sessions and communication with non-English speaking communities**, in collaboration with the Iowa Department of Human Rights.